



JULY the 28th, 1721.

# PROPOSALS

*From the SUN FIRE-OFFICE in Threadneedle Street, behind the Royal Exchange, London, for insuring Houses, Moveable Goods, Merchandize, Furniture and Wares, from Loss and Damage by Fire, in any Part of Great Britain, according to the following Articles.*

## ARTICLE I.

**A**LL Policies to be taken out shall be signed by Three or more Trustees, and Seal'd with the Seal of the SUN: By which Policies will be Insured Houses, Merchandizes, Wares, Household-Goods, Utensils, Implements in Trade and Furniture, except Plate, Jewels, Pictures, Glass and China Wares not in Stock, and except Money, Tallies, Books of Accompts, Bills, Notes, Writings, Wainscot, Hearths, and Chimney-pieces; and also except the Goods, Wares or Merchandizes not being the Property of the Persons Insured, unless such Goods or Merchandizes are particularly express'd in the Policy.

## ARTICLE II.

All Persons, on bespeaking Policies, are to deposit 5s. for the Stamp Duties and Marks; and, to prevent Frauds and Disputes, no Insurance is to take Place 'till the Policy is in the actual Possession of the Insured, or his or her Agent. And for the Insurance of any Sum not exceeding 1000 l. on House and Goods shall pay 5s. per Quarter; and for any lesser Sum, not exceeding 500 l. on House or Goods, shall pay 2s. per Quarter; but such Persons as dwell in small Houses, and are desirous to insure both House and Goods,

Goods, paying 2 s. *per* Quarter, and accepting of a Policy for 300 l. specifying how much on Goods and Merchandizes, and how much on the Dwelling House, in such Case one Policy shall be granted for both; and all Houses or Out-houses so Insured under several Denominations may have Policies under the same Restrictions.

### ARTICLE III.

Whereas Persons insured in other Offices are, by Agreement, obliged to pay and contribute towards such Losses as from Time to Time shall happen, no Person Insured in this Office shall ever be liable to any Payment or Contribution towards making good any Sufferer's Loss or Damage.

### ARTICLE IV.

Persons Insured, removing their Habitations, may have their Policy indorsed at the Office *gratis*; but 'till such Indorsement, those Policies to be of no Force.

### ARTICLE V.

All Persons Insured shall pay their Quarteridges at the Office within fifteen Days after every Quarter-Day upon Forfeiture of the Benefit of their Policies; and, to prevent Trouble to the Insured, any Person may pay for a Year or more before-hand.

### ARTICLE VI.

When any Person Insured dies, the Policy and Interest therein shall continue to the Executor and Administrator of such Person, paying their Quarteridge.

### ARTICLE VII.

Towards raising a sufficient Fund for making good all Sufferers Losses and Damages by Fire, one Moiety shall be reserved out of every Quarteridge which shall be received, and no Dividend shall be made of the remaining Moiety 'till fifteen Days after every *Christmas* Day and *Midsummer* Day, and all Losses on the Office first satisfied and discharged.

### ARTICLE VIII.

Persons Insured, sustaining any Loss or Damage by Fire, must give Notice thereof as soon as may be, and deliver a particular Account of such Loss or Damage at the Office; and upon making Oath before a Judge, or Master in *Chancery*, (if within ten Miles of *London*) or before a Justice of the Peace, or other Persons impower'd to take Affidavits in the Country, within fifteen Days after such Fire, upon producing such Affidavit and Certificate, signed by the Minister, Churchwardens, or other Head Officers, together with some other eminent House-keepers of such Parish or Place where such Fire happen'd, who are acquainted with the Person, Reputation and Circumstances of the Sufferer,

Sufferer, importing that they do know, or verily believe, that the Sufferer has really, and by Misfortune, lost by such Fire the Sum mentioned in such Affidavit, shall receive full Satisfaction for such Loss or Damage according to these Proposals; but if there appears any Fraud or Perjury, such Sufferer shall be excluded from all Benefit by their Policies.

ARTICLE IX.

When any Sufferer receives a Claim, 3 *l. per Cent.* shall be deducted out of it, for defraying Charges; which is less than other Fire-Offices deduct.

ARTICLE X.

Within fifteen Days after every Quarter-Day, there will be a Meeting of the Trustees at the said Office, when all Claims will be adjusted according to the Tenor of these Proposals.

ARTICLE XI.

For the further Encouragement of all Persons, there are actually employ'd in the Service of the said Office (within the Bills of Mortality) Thirty Able-bodied Firemen, cloathed in Blue Liveries, having Silver Badges with the Sun Mark upon their Arms, and Twenty able Porters likewise wearing Silver Badges with the Sun Mark, who are always ready to assist in quenching Fires and removing Goods, having given Bonds for their Fidelity. And a proper Number of able Persons to assist in putting out Fires will be provided in any of the Cities and great Towns in this Kingdom, where the same shall be required, agreeable to the Number of Insurances made by this Office in such respective Cities and great Towns.

ARTICLE XII.

The true Intent and Meaning of these Proposals is, that the Money reserved, according to the 7th Article, shall be paid the Sufferers within fifteen days after every Quarter-Day, in Proportion to their Losses on their respective Insurances.

ARTICLE XIII.

To prevent Frauds, Persons Insured by this Office shall receive no Benefit by their Policies, if the same Houses or Goods are Insured by any other Office.

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*The Names of the Trustees are to be seen at the Office aforesaid, where daily Attendance is given.*

This image shows a blank, aged, cream-colored page, likely an endpaper or flyleaf of a book. The paper has a slightly textured appearance with some faint smudges and discoloration, characteristic of old paper. The left edge of the page is bound, showing the stitching and the inner cover material. The overall tone is a warm, off-white or light cream.